



Worcester Cathedral
Guild of Bellingers



WORCESTER
CATHEDRAL

Current members of the Guild are regarded as "Cathedral employees" for our insurance. Visitors are regarded as members of the "public".

EIG have said this to the Cathedral about the WCGoB and visiting bellringers.

Personal accident

The cover arranged with us applies to Insured Persons (i.e. employees and authorised volunteers aged 16-80, and youth/children involved in organised Cathedral activities aged 3 - 15) sustaining accidental bodily injury resulting directly and independently of any other cause arising out of and in the course of their employment/duties for the Cathedral authorities where no one is at fault. An example of this could be a volunteer bell ringer falling in the Cathedral by tripping over their own shoelaces, and sustaining an injury so that they cannot fulfil their normal duties.

Employers' Liability

As discussed, we regard authorised volunteers as employees for the purposes of insurance. The Employers' Liability insurance provides cover for bodily injury suffered by an employee or authorised volunteer where the Cathedral authorities are held legally liable for the injury. An example could be a volunteer bell ringer tripping on damaged paving stones on Cathedral grounds due to the Cathedral authority's failure to maintain the path adequately. It should be noted that, as this cover relates to legal liability, there are no age limits that apply.

We do not impose any age restrictions on volunteers who wish to work for the Cathedral. However, roles given to volunteers should be suitable for their age and ability, and we would suggest that you carry out period reviews of the continuing competency of the volunteers for the tasks that you ask them to complete.

Public Liability

The Public Liability insurance provides cover for accidental bodily injury to or death of a third party or accidental loss of or damage to a third party's material property, where the Cathedral authorities are held legally liable. An example would be a member of the public being injured due to tripping on damaged paving stones on Cathedral grounds due to the Cathedral authority's failure to maintain the path adequately."